

**Certificate Number: 02114-VAW-DE-004365285
Bankruptcy Case Number: 0850590**

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 07/03/08, at 01:23 o'clock PM EST, Kristopher Bjorkman completed a course on personal financial management given by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District Of Virginia.

Title: Bankruptcy Program Director
By: /s/Doug Erickson

Date: 07.03.08

Consumer Credit Counseling Service (CredAbility):
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